

RECEIVED
CENTRAL EXCISE

APR 14 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/675,466
Filing Date September 28, 2000
Inventor.....Arnold Blinn et al.
Group Art Unit3624
ExaminerFelten, Daniel S.
Attorney's Docket No. MS1-595US
Confirmation No.....8924
Title: Integrating Payment Accounts And An Electronic Wallet

RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2004

To: Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

From: Allan T. Sponseller (Tel. 509-324-9256 x215; Fax 509-323-8979)
Customer No. 22801

Sir:

In response to the Office Action of November 3, 2004, in connection with the above-identified application, the following remarks are submitted. Favorable consideration is respectfully requested.

A detailed listing of the claims is provided below. A status identifier is provided for each claim in a parenthetical expression following each claim number.